

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JUDY KRAUTH

Debtor(s)

Case No. 09-31689

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2009.
- 2) The plan was confirmed on 10/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/26/2009, 10/18/2010, 08/27/2012, 04/01/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2010, 03/27/2012, 07/12/2012.
- 5) The case was dismissed on 12/01/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,397.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$32,400.00  
Less amount refunded to debtor \$13.39

**NET RECEIPTS: \$32,386.61**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$0.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,580.22  
Other \$274.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,854.22**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
719 DOBSON CONDO ASSOC	Secured	12,000.00	10,773.00	11,223.00	11,223.00	857.34
719 DOBSON CONDO ASSOC	Secured	0.00	NA	NA	0.00	0.00
AT & T WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	75,000.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	0.00	0.00	966.53	966.53	0.00
CAPITAL ONE	Unsecured	3,048.00	3,235.23	3,235.23	1,647.32	457.30
CAPITAL ONE	Unsecured	595.00	665.10	665.10	338.65	93.92
CINGULAR WIRELESS	Unsecured	295.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	0.00	344.09	344.00	175.16	50.31
COMCAST	Unsecured	197.45	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	269.12	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	0.00	128.11	128.11	58.30	18.72
ECAST SETTLEMENT CORP	Unsecured	604.00	604.62	604.62	307.87	88.41
ECAST SETTLEMENT CORP	Unsecured	301.00	307.36	307.36	156.49	45.03
FACS GROUP	Unsecured	774.00	NA	NA	0.00	0.00
GARCIA ROSENBERG & ASSOC	Unsecured	101.57	NA	NA	0.00	0.00
MARSHALL FIELDS	Unsecured	734.00	NA	NA	0.00	0.00
MCI TELECOMMUNICATIONS	Unsecured	128.00	NA	NA	0.00	0.00
MEDCLER INC	Unsecured	136.50	NA	NA	0.00	0.00
NEXTEL COMMUNICATIONS	Unsecured	1,161.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,200.03	1,264.46	1,264.46	643.84	178.45
NORDSTROM FSB	Unsecured	5,555.00	5,555.79	5,555.79	2,828.91	812.95
NORTHBROOK BANK & TRUST COM	Secured	NA	1,398.22	1,398.22	1,398.22	0.00
NORTHBROOK BANK & TRUST COM	Secured	34,880.00	29,158.07	31,773.30	0.00	0.00
NORTHBROOK BANK & TRUST COM	Secured	0.00	30,375.08	NA	0.00	0.00
NORTHBROOK BANK & TRUST COM	Secured	NA	2,615.23	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	467.00	371.08	371.08	188.94	54.44
SHELL OIL	Unsecured	1,047.00	NA	NA	0.00	0.00
ST FRANCIS HOSPITAL	Unsecured	535.00	535.35	535.35	272.59	75.65
ST IL TOLLWAY AUTHORITY	Unsecured	1,050.50	1,546.10	1,546.10	1,546.10	143.33
TCF NATIONAL BANK	Unsecured	104.77	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WACHOVIA DEALER SERVICES	Secured	5,500.00	5,500.00	5,500.00	5,500.00	388.42
WACHOVIA DEALER SERVICES	Unsecured	NA	33.97	33.97	11.72	4.48

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$31,773.30	\$0.00	\$0.00
Mortgage Arrearage	\$2,364.75	\$2,364.75	\$0.00
Debt Secured by Vehicle	\$5,500.00	\$5,500.00	\$388.42
All Other Secured	\$11,223.00	\$11,223.00	\$857.34
<b>TOTAL SECURED:</b>	<b>\$50,861.05</b>	<b>\$19,087.75</b>	<b>\$1,245.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,591.17</b>	<b>\$8,175.89</b>	<b>\$2,022.99</b>

**Disbursements:**

Expenses of Administration	<u>\$1,854.22</u>	
Disbursements to Creditors	<u>\$30,532.39</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$32,386.61</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.